

Form plncf13 – ntcnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-19761-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donald P. Zsak  
1247 Woodside Road  
Scotch Plains, NJ 07076

Ana Arocho-Zsak  
1247 Woodside Road  
Scotch Plains, NJ 07076

Social Security No.:  
xxx-xx-3006

xxx-xx-5545

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 16, 2022.

Dated: March 17, 2022  
JAN: rah

Jeanne Naughton  
Clerk

In re:  
Donald P. Zsak  
Ana Arocho-Zsak  
Debtors

Case No. 21-19761-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 17, 2022

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Donald P. Zsak, Ana Arocho-Zsak, 1247 Woodside Road, Scotch Plains, NJ 07076-4676
519469637	+ Alexa Zsak, 1247 Woodside Road, Scotch Plains, NJ 07076-4676
519465942	+ Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
519476874	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519465946	Discover Personal Loans, P.O. Box 71244, Charlotte, NC 28272-1244
519465947	+ Figure Home Equity Line, P.O. Box 40534, Reno, NV 89504-4534
519465950	Macy's, P.O. Box 71361, Philadelphia, PA 19176-1361
519465951	Prosper Marketplace, Inc., P.O. Box 886081, Los Angeles, CA 90088-6081
519513721	+ Quorum Federal Credit Union, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519465954	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519465955	Thames Management Company, P.O. Box 3521, Newport, RI 02840-0300
519465957	Wells Fargo, P.O. Box 10347, Des Moines, IA 50306-0347
519485149	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 17 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 17 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 17 2022 20:34:26	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 17 2022 20:34:27	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519465940	+ Email/Text: ally@ebn.phinsolutions.com	Mar 17 2022 20:31:00	Ally Auto Loan, P.O. Box 9001951, Louisville, KY 40290-1951
519471804	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 17 2022 20:34:40	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519489587	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 17 2022 20:34:33	Ally Capital c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519465941	Email/PDF: bncnotices@becket-lee.com	Mar 17 2022 20:34:40	American Express, P.O. Box 1270, Newark, NJ 07101-1270
519491061	Email/PDF: bncnotices@becket-lee.com	Mar 17 2022 20:34:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519465943	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com		

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		Mar 17 2022 20:32:00	Bridgecrest Auto, P.O. Box 53087, Phoenix, AZ 85072-3087
519470995	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Mar 17 2022 20:32:00	Carvana, LLC, PO Box 29018, Phoenix, AZ 85038-9018
519465945	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2022 20:34:29	Citi, P.O. Box Box 70166, Philadelphia, PA 19176-0166
519472574	+ Email/Text: dplbk@discover.com	Mar 17 2022 20:32:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519465948	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 17 2022 20:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519465944	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 17 2022 20:34:38	Chase, P.O. Box 1423, Charlotte, NC 28201-1423
519493922	+ Email/Text: RASEBN@raslg.com	Mar 17 2022 20:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519512918	Email/PDF: resurgentbknofications@resurgent.com	Mar 17 2022 20:34:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519465949	Email/PDF: gecsed@recoverycorp.com	Mar 17 2022 20:34:40	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
519509793	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 17 2022 20:34:28	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519517995	+ Email/Text: bncmail@w-legal.com	Mar 17 2022 20:32:00	Prosper Marketplace Inc., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
519465952	Email/Text: bankruptcyteam@quickenloans.com	Mar 17 2022 20:32:00	Rocket Mortgage, P.O. Box 6577, Carol Stream, IL 60197-6577
519480066	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 17 2022 20:32:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519465953	Email/Text: ebn_bkrt_forms@salliemae.com	Mar 17 2022 20:32:00	Sallie Mae, P. O. Box 8459, Philadelphia, PA 19101-8459
519494497	Email/Text: ebn_bkrt_forms@salliemae.com	Mar 17 2022 20:32:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
519502873	+ Email/PDF: gecsed@recoverycorp.com	Mar 17 2022 20:34:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519470568	+ Email/PDF: gecsed@recoverycorp.com	Mar 17 2022 20:34:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519465956	Email/Text: BarclaysBankDelaware@tsico.com	Mar 17 2022 20:31:00	Upromise, c/o Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
519510672	+ Email/PDF: ebn_ais@aisinfo.com	Mar 17 2022 20:34:42	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519465958	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 17 2022 20:31:00	Wyndham, c/o Barclays, P.O. Box 1337, Philadelphia, PA 19105

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Joint Debtor Ana Arocho-Zsak jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Debtor Donald P. Zsak jminneci@middlebrooksshapiro.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Donald P. Zsak middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Ana Arocho-Zsak middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7